

## CLAIMS

I claim:

a method for operating an online computer database system for transacting expected value (EV) payment offers, that is, offers in which a payer specify the amount of EV payment to be paid to a qualified recipient; said method comprising the steps of:

enabling a recipient to accept the offer,

after said recipient accepts said offer, splitting the EV payment process into two-bet parlay process such that the EV of the first bet equals the EV payment set by said payer, and the EV of the second bet equals the payoff from the first bet,

said payer taking the risk of losing the payoff in the first bet, and said system taking the risk of losing the payoff in the second bet,

if said recipient wins said first bet, the system registering that the payer owes the payoff of this first bet to the system, and said system asking said recipient whether he meets the conditions of said payment offer,

if the response is negative, the system refunding the payoff to the payer,

if the response is positive, the system executes said second bet,

if said recipient wins said second bet, said recipient provisionally has won the second bet payoff (larger than the first bet payoff),

said system then enabling said recipient to request an inspection by a system-authorized inspector,

if the inspection reveals that recipient has met the conditions of the offer,  
the system pays him the second bet payoff,

else, if said recipient has not met the conditions, or if said recipient does  
not request an inspection, said system refunds the second bet payoff to  
said payer.